

1/Jan 3625

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application Serial No. 09/669,335
Filing Date September 25, 2000
Group Art Unit 3625
Examiner Naeem U. Haq
Inventor Randy D. Sines, et al.
Assignee eCardless Bancorp Ltd.
Attorney's Docket No. CA67-006
Title: Order File Processes for Purchasing on the Internet Using Verified Order Information

TRANSMITTAL LETTER AND CERTIFICATE OF MAILING

To: Mail Stop Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

From: Randy A. Gregory
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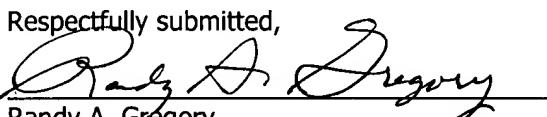
Enclosed are:

1. PTO Return Postcard Receipt
2. Transmittal Letter and Certificate of Mailing
3. Response to Office Action
4. Check #3429 for 1260.00
5. Information Disclosure Statement with copies

Authorization Re: Deposit Account: The undersigned hereby authorizes the Patent and Trademark Office to charge Deposit Account 502881 for any fees or to credit any overpayments in connection with this application and the papers being filed herewith.

Date: Dec. 21, 2004

By:

Respectfully submitted,

Randy A. Gregory
Reg. No. 30,386
Attorney/Agent for Applicant

12/29/2004 HAL111 00000040 09669335

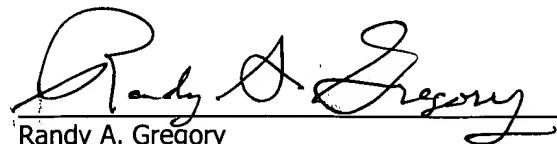
01 FC:2255 1080.00 OP

CERTIFICATE OF MAILING

I hereby certify the items listed above as enclosed are being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on the below-indicated date.

Dated: Dec. 21, 2004

Signature:
Name: Randy A. Gregory



APPLICANT'S CALCULATION OF TOTAL FEES DUE						
FEE TYPES						
Amount (\$)						
BASIC FEE						
CLAIMS FEES	Number of Claims Remaining After Any Amendment	Minus the Larger		Equals	Times Rate (\$)	
		Number Allowed in Base Fee	Number of Claims For Which Fees Have Been Paid	Excess Claims For Which Fees Are Now Due	Large Entity	Small Entity
Total Claims	21	20	27	0		0
Indep. Claims	2	3	3	0		0
EXTENSION FEES (\$) An extension of a shortened statutory time for response under 37 CFR 1.136(a) is requested as indicated or as necessary to maintain the pendency of this application.				1 Month 2 Month 3 Month 4 Month 5 Month		1080 1080
Any Extension Fee Believed Needed						
ANY OTHER FEES						
IDS Fee 180						
TOTAL FEES OWED 1260						



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INFORMATION DISCLOSURE STATEMENT

This document is being submitted in an effort to comply with the duty of disclosure defined in the Code of Federal Regulations, specifically 37 CFR §1.56. The duty of disclosure imposed by the Patent Office extends to inventors, the applicant's attorneys, and others associated with the filing and prosecution of the patent application. It requires that all information known to such individuals which may be material to the patentability of this invention be disclosed to the Patent Office.

The information being submitted is listed on the attached form PTO-1449. Copies are enclosed except for 09/523,902 and 09/564,660 which were not in applicants' possession and apparently not published.

The submission of this material is not an admission that the information is in fact prior art properly assertable against this application. The applicants specifically reserve the right to question or prove that this information is not properly asserted against one or more claims of this application or claims submitted in a derivative application.

12/29/2004 HALI11 00000040 09669335

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This submission is being made pursuant to the following provision(s):

1. 37 CFR §1.97(b)(1-2) - No fee is due because it is being submitted within three (3) months of the filing date or national stage entry date.
2. 37 CFR §1.97(b)(3) - No fee is due because it is being submitted before the mailing date of the first office action on the merits.
3. 37 CFR §1.97(c) - A fee is due because it is being submitted without a certification after the mailing date of the first office action on the merits and after 3 months from the filing date.
4. 37 CFR §1.97(c) & (e) - This submission is before the mailing of a final action and before mailing of a notice of allowance. No fee is due because it is being submitted with a certification as provided below.
5. 37 CFR §1.97(d) & (e) - This submission is being made before payment of the issue fee and after the mailing of a final action or after mailing of a notice of allowance. Also enclosed are a petition and the fee is either enclosed or should be withdrawn from the deposit account indicated in the transmittal letter.
6. 37 CFR §1.98(d) - Copies of some or all of the references are not being submitted because they were submitted in a prior application upon which priority is claimed.
7. 37 CFR §1.97(a)(3) - An explanation of the relevance of the references is not provided except unless this box is checked. If checked, then a concise explanation of the relevance is provided in connection with each item which is not in the English

language.

8. [] Some or all of the references are incomplete. Applicant has submitted everything in possession.

Date: Dec. 21, 2004

By: 
Randy A. Gregory
Reg. No. 30,386